

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

NATALIE GARRITANO

Debtor(s)

Case No. 17-23282CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/15/2017.
- 2) The plan was confirmed on 10/31/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 10/31/2017, 03/26/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/19/2018.
- 5) The case was dismissed on 01/25/2019.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 19.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$1,239.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$3,688.56
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$3,688.56**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$765.37
Court Costs	\$0.00
Trustee Expenses & Compensation	\$161.74
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$927.11**

Attorney fees paid and disclosed by debtor: \$87.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES (AMERICAN EDUCATION SRVCS	Unsecured	3,485.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	3,041.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	2,701.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	2,217.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	1,664.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	1,391.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	554.00	NA	NA	0.00	0.00
ALLEGHENY CO CLERK OF COURTS	Unsecured	0.00	NA	NA	0.00	0.00
BILL ME LATER INC A/S/F SYNCHRO	Unsecured	NA	1,306.06	1,306.06	0.00	0.00
COMENITY BANK	Unsecured	1,647.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	1,721.00	1,721.56	1,721.56	0.00	0.00
DISCOVER BANK(*)	Unsecured	1,389.00	1,389.56	1,389.56	0.00	0.00
DSRM NATIONAL BANK	Unsecured	487.00	NA	NA	0.00	0.00
ECMC(*)	Unsecured	6,541.00	21,757.50	21,757.50	0.00	0.00
IC SYSTEM INC	Unsecured	456.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	815.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	783.00	NA	NA	0.00	0.00
LINDA GARRITANO	Priority	0.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	1,759.00	1,867.23	1,867.23	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	671.03	671.03	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	589.20	589.20	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	2,716.32	2,716.32	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	1,372.16	1,372.16	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	2,566.66	2,566.66	0.00	0.00
MERRICK BANK	Unsecured	1,958.00	1,957.66	1,957.66	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	369.31	369.31	369.31	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	800.19	800.19	800.19	0.00	0.00
PENNYMAC LOAN SERVICES LLC	Secured	61,706.00	62,641.61	0.00	2,235.90	0.00
PENNYMAC LOAN SERVICES LLC	Secured	0.00	7,091.72	7,091.72	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	11,547.00	11,547.47	11,547.47	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	2,963.00	2,963.85	2,963.85	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,521.00	1,521.24	1,521.24	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	2,929.00	2,929.51	2,929.51	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	2,107.00	2,107.49	2,107.49	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,851.00	1,851.38	1,851.38	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	3,403.00	3,403.00	3,403.00	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	2,682.00	2,682.31	2,682.31	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	680.00	680.69	680.69	0.00	0.00
SYNCHRONY BANK	Unsecured	300.00	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT CORP (TM)	Unsecured	0.00	0.00	776.36	0.00	0.00
TOYOTA MOTOR CREDIT CORP (TM)	Secured	7,783.00	7,826.36	7,050.00	231.28	294.27

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$2,235.90	\$0.00
Mortgage Arrearage	\$7,091.72	\$0.00	\$0.00
Debt Secured by Vehicle	\$7,050.00	\$231.28	\$294.27
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$14,141.72	\$2,467.18	\$294.27
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$69,547.74	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$927.11</u>	
Disbursements to Creditors	<u>\$2,761.45</u>	
TOTAL DISBURSEMENTS :		<u>\$3,688.56</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/08/2019

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.